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2. The reasons for joining were varied:
   a. "I have six cows. Need help in case a cow dies."
   b. "I wanted to get money from the bank."
   c. "The veterinary doctor enrolled me when he organized the association."

3. All members were satisfied with the officers who represented them.

4. The relations with the Co-operative Bank in Sofia had been cordial. Once a year the bank sent out a commission to see that everything in the village was in order; a commission also came out in case of the death of an animal.

The Insurance Association illustrated the way many village organizations arose in Bulgarian villages. The idea of the organization originated in Sofia, was put into effect by a State employee, and members were recruited from those who thought that their interests would be served by belonging. A glance at the list of members, ranging in age from twenty-four to sixty, showed that they were among the most enterprising in the village. The organization would doubtless have been only half as large had it not been for the ruling of the bank which required insurance on any animals put up as collateral. Since the association did not attempt to teach the peasants how to feed or stable the animals, it was missing a real opportunity for further service.

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The traditional economy of Dragalevtsy had therefore been subjected not only to the incursion of commerce with its emphasis upon money, but also to the formation of co-operatives to meet some specific needs of a group of interested persons. In addition there was a concerted effort throughout Bulgaria by the national government to raise the peasants' plane of living. Some of this activity found expression in Dragalevtsy, largely through the initiative of the county agent or *agronom* who was concerned with the improvement of agriculture and livestock. Since he had to care for almost a score of other villages, his visits to Dragalevtsy were few and far between, so the peasants were quite correct in saying that little was being done for the improvement of agriculture in the village. While the county *agronom*

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gave lectures at intervals during the year and consulted with some farmers regarding their work, he could not initiate and carry through a thorough program without the help of a local *agronom*.

As far as livestock was concerned, there were two boars and one village bull for breeding purposes. The law required that each *Obshtina* take charge of its own breeding animals. There was supposed to be a local breeding association, but the mayor was the only member. A fund was being collected for a village barn. Meanwhile, the animals were boarded out to various peasants who received a fixed sum. Improvement of livestock was more easily managed through the control of male animals, which were inspected each spring. Those of bad quality were castrated (the veterinary's fees for this work being the following: pig, 10 leva; donkey, 20 leva; horse, 40 leva). If the animal died, the State paid for the loss. I happened to visit the village at the time the veterinary doctor was making his inspection of horses. Before he could begin his thorough examination, the representative of the *Obshtina* looked over the bills of sale to be sure each man had his own horses. This bill of sale cost 3 per cent of the amount exchanged. If the horses had been foaled at the home of the present owners, the men presented certificates of ownership which they had previously obtained from the mayor for fifteen leva. If the doctor found that a horse was ill, a second examination was made two weeks later. If the animal was still sick, State officials bought the horse for a small sum and killed it. A fine ranging from two hundred to five hundred leva was charged if the horses were not brought for the examination. While a national program for home demonstration work had been prepared, Dragalevtsy so far had received few benefits.

Recreation, like economic life, had been subjected to efforts at organization. The people of Dragalevtsy customarily associated liquor with holidays and leisure time. In the earlier days there was little organized opposition to the use of alcohol, but by 1922 considerable public opinion had been aroused against the *kruchmi*. On January 1, 1922, all the taverns of the village were closed by order of the Village Council, which thought that the drink shops were a social evil. The village was very much stirred up, most of the men siding with the tavern keepers and the women with the Village Council. The tavern

by hail which is frequent in Bulgaria. Scattered holdings considerably reduced the risk from such loss, for only some of the strips belonging to one farmstead could be so affected. But this custom has outlived its usefulness, for the State now insures farmers against such loss[2] at a very slight charge, and it has wisely embarked on a policy of encouraging the unification of holdings; even a law has been passed, rendering this obligatory in any commune, 50% of the inhabitants of which express a desire to have their scattered strips unified. Unfortunately little progress has been made so far in this direction owing to the extreme diversity of the quality of the soil in most localities and to the fact that the peasantry is over-conservative by nature, and this is apparent from the comparatively few farmers who insure against loss by hail. In 1934 their number was stated to be 99,600, the premiums collected 22 million leva, and the disbursements made by the State for losses by hail sustained by 25,000 farmers amounted to 25 millions. The average annual loss caused by hail is estimated at 500 millions. Even as regards their cattle, farmers appear equally conservative, for in 1934 out of a total head of large cattle numbering 3 millions, only 105,000 head of cattle vere insured.

If this policy of unifying the scattered strips could be carried through, some 400,000 hectares would be rendered available for cultivation which are now occupied by roads, pathways. boundaries, hedges etc. T. At. Yaranov in his "Bulgaria to-day and to-morrow" estimates the cost ot carrying out this unification of the various strips at 1,584 million leva, or roughly at 4000 leva per hectare, and as the actual price of farm land devoted to cereal cultivation averages 5,000 to 8,000 [1] leva, the operation would be practicable. The advantages to be derived from

[1] The pre-war price ranged between 1000 to 1500 leva (gold) per hectare.

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[2] [i.e. hail damage, [181] see cat. 116, p. 180-181-A]